Industry Canada

Office of the Superintendent of Bankruptcy Canada

Industrie Canada

Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

Third Quarter of 2013

Canada



Protecting the Integrity of the Insolvency System Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

		Volume		% Ch	ange	12-Mo	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Newfoundland and	414	481	428	-13.9	-3.3	1,734	1,827	-5.1
Labrador								
Bankruptcies	368	439	394	-16.2	-6.6	1,589	1,681	-5.5
Proposals	46	42	34	9.5	35.3	145	146	-0.7
Prince Edward Island	188	148	151	27.0	24.5	641	603	6.3
Bankruptcies	127	111	114	14.4	11.4	480	457	5.0
Proposals	61	37	37	64.9	64.9	161	146	10.3
Nova Scotia	1,278	1,303	1,032	-1.9	23.8	4,670	4,421	5.6
Bankruptcies	864	932	763	-7.3	13.2	3,293	3,379	-2.5
Proposals	414	371	269	11.6	53.9	1,377	1,042	32.1
New Brunswick	1,077	1,039	981	3.7	9.8	3,905	3,928	-0.6
Bankruptcies	753	776	718	-3.0	4.9	2,857	3,008	-5.0
Proposals	324	263	263	23.2	23.2	1,048	920	13.9
Quebec	10,275	11,107	8,836	-7.5	16.3	41,266	37,725	9.4
Bankruptcies	6,687	7,166	6,087	-6.7	9.9	26,747	26,140	2.3
Proposals	3,588	3,941	2,749	-9.0	30.5	14,519	11,585	25.3
Ontario	11,031	12,327	11,561	-10.5	-4.6	46,149	49,918	-7.6
Bankruptcies	5,553	6,279	5,846	-11.6	-5.0	23,073	25,038	-7.8
Proposals	5,478	6,048	5,715	-9.4	-4.1	23,076	24,880	-7.3
Manitoba	491	514	464	-4.5	5.8	1,888	1,994	-5.3
Bankruptcies	316	340	330	-7.1	-4.2	1,253	1,365	-8.2
Proposals	175	174	134	0.6	30.6	635	629	1.0
Saskatchewan	468	479	465	-2.3	0.6	1,752	1,949	-10.1
Bankruptcies	300	281	278	6.8	7.9	1,065	1,146	-7.1
Proposals	168	198	187	-15.2	-10.2	687	803	-14.4
Alberta	2,017	2,281	2,243	-11.6	-10.1	8,757	9,741	-10.1
Bankruptcies	1,168	1,308	1,411	-10.7	-17.2	5,103	6,327	-19.3
Proposals	849	973	832	-12.7	2.0	3,654	3,414	7.0
British Columbia	2,918	3,295	2,875	-11.4	1.5	11,894	12,054	-1.3
Bankruptcies	1,715	1,984	1,860	-13.6	-7.8	7,310	7,810	-6.4
Proposals	1,203	1,311	1,015	-8.2	18.5	4,584	4,244	8.0
Northwest Territories	13	11	9	18.2	44.4	51	44	15.9
Bankruptcies	9	6	3	50.0	200.0	31	26	19.2
Proposals	4	5	6	-20.0	-33.3	20	18	11.1
Yukon	4	9	12	-55.6	-66.7	35	30	16.7
Bankruptcies	3	7	5	-57.1	-40.0	24	20	20.0
Proposals	1	2	7	-50.0	-85.7	11	10	10.0
Nunavut	1	1	2	0.0	-50.0	4	3	33.3
Bankruptcies	1	0	1	**	0.0	2	1	100.0
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Canada	30,175	32,995	29,059	-8.5	3.8	122,746	124,237	-1.2
Bankruptcies	17,864	19,629	17,810	-9.0	0.3	72,827	76,398	-4.7
Proposals	12,311	13,366	11,249	-7.9	9.4	49,919	47,839	4.3

Table 2: Insolvencies Filed by Consumers

		Volume		% Ch	ange	12-Mo	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Newfoundland and Labrador	402	473	420	-15.0	-4.3	1,705	1,807	-5.6
Bankruptcies	364	432	390	-15.7	-6.7	1,571	1,667	-5.8
Proposals	38	41	30	-7.3	26.7	134	140	-4.3
Prince Edward Island	180	145	148	24.1	21.6	623	581	7.2
Bankruptcies	121	110	111	10.0	9.0	466	439	6.2
Proposals	59	35	37	68.6	59.5	157	142	10.6
Nova Scotia	1,251	1,275	1,010	-1.9	23.9	4,552	4,328	5.2
Bankruptcies	842	911	747	-7.6	12.7	3,200	3,302	-3.1
Proposals	409	364	263	12.4	55.5	1,352	1,026	31.8
New Brunswick	1,059	1,017	964	4.1	9.9	3,833	3,869	-0.9
Bankruptcies	740	759	709	-2.5	4.4	2,801	2,965	-5.5
Proposals	319	258	255	23.6	25.1	1,032	904	14.2
Quebec	9,768	10,543	8,357	-7.4	16.9	39,162	35,646	9.9
Bankruptcies	6,305	6,768	5,726	-6.8	10.1	25,209	24,607	2.4
Proposals	3,463	3,775	2,631	-8.3	31.6	13,953	11,039	26.4
Ontario	10,754	11,988	11,249	-10.3	-4.4	44,908	48,480	-7.4
Bankruptcies	5,323	6,024	5,606	-11.6	-5.0	22,097	23,945	-7.7
Proposals	5,431	5,964	5,643	-8.9	-3.8	22,811	24,535	-7.0
Manitoba	469	502	456	-6.6	2.9	1,824	1,932	-5.6
Bankruptcies	298	330	322	-9.7	-7.5	1,199	1,317	-9.0
Proposals	171	172	134	-0.6	27.6	625	615	1.6
Saskatchewan	442	447	432	-1.1	2.3	1,639	1,813	-9.6
Bankruptcies	284	260	262	9.2	8.4	997	1,060	-5.9
Proposals	158	187	170	-15.5	-7.1	642	753	-14.7
Alberta	1,979	2,235	2,186	-11.5	-9.5	8,542	9,416	-9.3
Bankruptcies	1,139	1,273	1,364	-10.5	-16.5	4,954	6,079	-18.5
Proposals	840	962	822	-12.7	2.2	3,588	3,337	7.5
British Columbia	2,867	3,226	2,806	-11.1	2.2	11,632	11,794	-1.4
Bankruptcies	1,678	1,932	1,811	-13.1	-7.3	7,122	7,612	-6.4
Proposals	1,189	1,294	995	-8.1	19.5	4,510	4,182	7.8
Northwest Territories	13	11	9	18.2	44.4	51	43	18.6
Bankruptcies	9	6	3	50.0	200.0	31	26	19.2
Proposals	4	5	6	-20.0	-33.3	20	17	17.6
Yukon	4	9	12	-55.6	-66.7	33	29	13.8
Bankruptcies	3	7	5	-57.1	-40.0	22	19	15.8
Proposals	1	2	7	-50.0	-85.7	11	10	10.0
Nunavut	1	1	1	0.0	0.0	4	2	100.0
Bankruptcies	1	0	0		**	2	0	
Proposals	0	1	1	-100.0	-100.0	2	2	0.0
Canada	29,189	31,872	28,050	-8.4	4.1	118,508	119,740	-1.0
Bankruptcies	17,107	18,812	17,056	-9.1	0.3	69,671	73,038	-4.6
Proposals	12,082	13,060	10,994	-7.5	9.9	48,837	46,702	4.6

Table 3: Insolvencies Filed by Businesses

		Volume		% Ch	ange	12-Mo	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Newfoundland and Labrador	12	8	8	50.0	50.0	29	20	45.0
Bankruptcies	4	7	4	-42.9	0.0	18	14	28.6
Proposals	8	1	4	700.0	100.0	11	6	83.3
Prince Edward Island	8	3	3	166.7	166.7	18	22	-18.2
Bankruptcies	6	1	3	500.0	100.0	14	18	-22.2
Proposals	2	2	0	0.0	100.0	4	4	0.0
Nova Scotia	27	28	22	-3.6	22.7	118	93	26.9
Bankruptcies	22	21	16	4.8	37.5	93	77	20.8
Proposals	5	7	6	-28.6	-16.7	25	16	56.3
New Brunswick	18	22	17	-18.2	5.9	72	59	22.0
Bankruptcies	13	17	9	-23.5	44.4	56	43	30.2
Proposals	5	5	8	0.0	-37.5	16	16	0.0
Quebec	507	564	479	-10.1	5.8	2,104	2,079	1.2
Bankruptcies	382	398	361	-4.0	5.8	1,538	1,533	0.3
Proposals	125	166	118	-24.7	5.9	566	546	3.7
Ontario	277	339	312	-18.3	-11.2	1,241	1,438	-13.7
Bankruptcies	230	255	240	-9.8	-4.2	976	1,093	-10.7
Proposals	47	84	72	-44.0	-34.7	265	345	-23.2
Manitoba	22	12	8	83.3	175.0	64	62	3.2
Bankruptcies	18	10	8	80.0	125.0	54	48	12.5
Proposals	4	2	0	100.0	120.0	10	14	-28.6
Saskatchewan	26	32	33	-18.8	-21.2	113	136	-16.9
Bankruptcies	16	21	16	-23.8	0.0	68	86	-20.9
Proposals	10	11	17	-9.1	-41.2	45	50	-10.0
Alberta	38	46	57	-17.4	-33.3	215	325	-33.8
Bankruptcies	29	35	47	-17.1	-38.3	149	248	-39.9
Proposals	9	11	10	-18.2	-10.0	66	77	-14.3
British Columbia	51	69	69	-26.1	-26.1	262	260	0.8
Bankruptcies	37	52	49	-28.8	-24.5	188	198	-5.1
Proposals	14	17	20	-17.6	-30.0		62	19.4
Northwest Territories	0	0	0	-		0	1	-100.0
Bankruptcies	0	0	0			0	0	-
Proposals	0	0	0		400	0	1	-100.0
Yukon	0	0	0		-	2	1	100.0
Bankruptcies	0	0	0	ana		2	- 1	100.0
Proposals	0	0	0			0	0	
Nunavut	0	0	1		-100.0	0	1	-100.0
Bankruptcies	0	0	1		-100.0	0	1	-100.0
Proposals	0	0	0			0	0	
Canada	986	1,123	1,009	-12.2	-2.3	4,238	4,497	-5.8
Bankruptcies	757	817	754	-7.3	0.4	3,156	3,360	-6.1
Proposals	229	306	255	-25.2	-10.2	1,082	1,137	-4.8

Table 4: Insolvencies by NAICS Economic Sectors, Canada

		Volume		% Ch	ange	12-Mo	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Agriculture, Forestry, Fishing and Hunting	46	21	26	119.0	76.9	120	118	1.7
Bankruptcies Proposals	28 18	17 4	17 9	64.7 350.0	64.7 100.0	84 36	89 29	-5.6 24.1
Mining and Oil and Gas Extraction	4	13	14	-69.2	-71.4	34	29	17.2
Bankruptcies Proposals	1 3	8 5	12	-87.5 -40.0	-91.7 50.0	18 16	23 6	-21.7 166.7
Utilities	1	0	5		-80.0	11	18	-38.9
Bankruptcies Proposals	0	0	1 4		-100.0 -75.0	5	12	-58.3 0.0
Construction	187	181	181	3.3	3.3	767	812	-5.5
Bankruptcies	140	137	133	2.2	5.3	568	605	-6.1
Proposals	47	44	48	6.8	-2.1	199	207	-3.9
Manufacturing	97	112	101	-13.4	4.0	425	480	-11.5
Bankruptcies	72	76	68	-5.3	5.9	298	342	-12.9
Proposals	25	36	33	-30.6	-24.2	127	138	-8.0
Wholesale Trade	48	59	50	-18.6	4.0	222	244	-9.0
Bankruptcies	41	34	39	20.6	5.1	159	182	-12.6
Proposals	7	25	11	-72.0	-36.4	63	62	1.6
Retail Trade	114	130	135	-12.3	-15.6	514	611	-15.9
Bankruptcies	96	98	106	-2.0	-9.4	404	457	-11.6
Proposals	18	32	29	-43.8	-37.9	110	154	-28.6
Transportation and Warehousing	61	65	50	-6.2	22.0	268	240	11.7
Bankruptcies	49	49	42	0.0	16.7	214	189	13.2
Proposals	12	16	8	-25.0	50.0	54	51	5.9
Information and Cultural Industries	7	21	13	-66.7	-46.2	57	62	-8.1
Bankruptcies	5	19	8	-73.7	-37.5	50	53	-5.7
Proposals	2	2	5	0.0	-60.0	7	9	-22.2
Finance and Insurance	18	20	17	-10.0	5.9	79	79	0.0
Bankruptcies	17	17	13	0.0	30.8	69	62	11.3
Proposals	1	3	4	-66.7	-75.0	10	17	-41.2
Real Estate and Rental and Leasing	25	34	27	-26.5	-7.4	123	116	6.0
Bankruptcies	18	28	19	-35.7	-5.3	95	76	25.0
Proposals	7	6	8	16.7	-12.5			

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

		Volume		% Ch	ange	12-Month Period Ending		
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Professional, Scientific and Technical Services	68	84	59	-19.0	15.3	298	292	2.1
Bankruptcies Proposals	46 22	57 27	42 17	-19.3 -18.5	9.5 29.4	217 81	209 83	3.8
Management of Companies and Enterprises	22	21	15	4.8	46.7	73	60	21.7
Bankruptcies Proposals	16 6	13 8	15 0	23.1 -25.0	6.7	50 23	52 8	-3.8 187.5
Administrative and Support, Waste Management and Remediation Services	50	54	45	-7.4	11.1	200	223	-10.3
Bankruptcies	36	42	33	-14.3	9.1	150	161	-6.8
Proposals	14	12	12	16.7	16.7	50	62	-19.4
Educational Services	10	10	6	0.0	66.7	35	32	9.4
Bankruptcies Proposals	10	5 5	6	100.0 -100.0	66.7	26 9	28 4	-7.1 125.0
Health Care and Social Assistance	13	19	19	-31.6	-31.6	52	60	-13.3
Bankruptcies	10	17	15	41.2	-33.3	42	44	-4.5
Proposals	3	2	4	50.0	-25.0	10	16	-37.5
Arts, Entertainment and Recreation	24	21	15	14.3	60.0	91	72	26.4
Bankruptcies	20	18	11	11.1	81.8	75	61	23.0
Proposals	4	3	4	33.3	0.0	16	11	45.5
Accommodation and Food Services	135	192	161	-29.7	-16.1	618	678	-8.8
Bankruptcies	107	134	115	-20.1	-7.0	445	485	-8.2
Proposals	28	58	46	-51.7	-39.1	173	193	-10.4
Other Services (except Public Administration)	56	66	70	-15.2	-20.0	251	267	-6.0
Bankruptcies	45	48	59	-6.3	-23.7	187	227	-17.6
Proposals	11	18	11	-38.9	0.0	64	40	60.0
Public Administration	0	0	0	**	***	0	4	-100.0
Bankruptcies	0	0	0	900	***	0	3	-100.0
Proposals	0	0	0		***	0	1	-100.0
Total	986	1,123	1,009	-12.2	-2.3	4,238	4,497	-5.8
Bankruptcies	757	817	754	-7.3	0.4	3,156		-6.1
Proposals	229	306	255	-25.2	-10.2	1,082	1,137	-4.8

Table 5: Insolvencies Filed by Consumers by ER

		Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Newfoundland and Labrador	402	473	420	-15.0	4.3	1,705	1,807	-5.6
Bankruptcies	364	432	390	-15.7	-6.7	1,571	1,667	-5.8
Proposals	38	41	30	-7.3	26.7	134	140	-4.3
Avalon Peninsula	193	231	167	-16.5	15.6	806	761	5.9
Bankruptcies	174	207	154	-15.9	13.0	724	677	6.1
Proposais	19	24	13	-20.8	46.2	82	84	-2.4
South Coast - Burin Peninsula	30	35	45	-14.3	-33.3	133	146	-8.9
Bankruptcies	25	35	39	-28.6	-35.9	127	139	-8.6
Proposals	5	0	6	**	-16.7	6	7	-14.3
West Coast - Northern Peninsula - Labrador	88	90	92	-2.2	4.3	341	390	-12.0
Bankruptcies	76	78	89	-2.6	-14.6	314	369	-14.5
Proposals	12	12	3	0.0	300.0	27	21	28.6
Notre Dame - Central Bonavista Bay	91	117	116	-22.2	-21.6	425	509	-16.5
Bankruptcies	89	112	108	-20.5	-17.6	406	482	-15.8
Proposals	2	5	8	-60.0	-75.0	19	27	-29.6
Prince Edward Island	180	145	148	24.1	21.6	623	581	7.3
Bankruptcies	121	110	111	10.0	9.0	466	439	6.3
Proposals	59	35	37	68.6	59.5	157	142	10.0
Nova Scotia	1,251	1,275	1,010	-1.9	23.9	4,552	4,328	5.2
Bankruptcies	842	911	747	-7.6	12.7	3,200	3,302	-3.
Proposals	409	364	263	12.4	55.5	1,352	1,026	31.0
Cape Breton	152	194	168	-21.6	-9.5	666	675	-1.3
Bankruptcies	96	122	117	-21.3	-17.9	414	473	-12.
Proposals	56	72	51	-22.2	9.8	252	202	24.1
North Shore	212	257	161	-17.5	31.7	849	725	17.1
Bankruptcies	136	169	124	-19.5	9.7	567	555	2.3
Proposals	76	88	37	-13.6	105.4	282	170	65.9
Annapolis Valley	186	198	157	-6.1	18.5	672	650	3.
Bankruptcies	134	155	129	-13.5	3.9	521	546	-4.
Proposals	52	43	28	20.9	85.7	151	104	45.3
Southern	193	158	120	22.2	60.8	607	539	12.0
Bankruptcies	137	121	85	13.2	61.2	437	402	8.1
Proposals	56	37	35	51.4	60.0	170	137	24.
Halifax	509	467	404	9.0	26.0	1,758	1,739	1.
Bankruptcies	339	343	292	-1.2	16.1	1,261	1,326	-4.5
Proposals	170		112		51.8			

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

		Volume		% Ch	ange	12-Month Period Ending		
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
New Brunswick	1,059	1,017	964	4.1	9.9	3,833	3,869	-0.1
Bankruptcies	740	759	709	-2.5	4.4	2,801	2,965	-5.5
Proposals	319	258	255	23.6	25.1	1,032	904	14.2
Campbellton - Miramichi	172	202	173	-14.9	-0.6	687	713	-3.6
Bankruptcies	120	156	134	-23.1	-10.4	501	572	-12.4
Proposals	52	46	39	13.0	33.3	186	141	31.1
Moncton - Richibucto	330	295	295	11.9	11.9	1,162	1,099	5.7
Bankruptcies	224	207	215	8.2	4.2	835	831	0.5
Proposals	106	88	80	20.5	32.5	327	268	22.0
Saint John - St. Stephen	245	230	237	6.5	3.4	911	969	-6.0
Bankruptcies	166	175	173	-5.1	-4.0	657	727	-9.6
Proposals	79	55	64	43.6	23.4	254	242	5.0
Fredericton - Oromocto	210	161	153	30.4	37.3	680	649	4.8
Bankruptcies	150	112	98	33.9	53.1	495	467	6.0
Proposals	60	49	55	22.4	9.1	185	182	1.6
Edmundston - Woodstock	102	129	105	-20.9	-2.9	394	440	-10.5
Bankruptcies	80	109	89	-26.6	-10.1	313	369	-15.2
Proposals	22	20	16	10.0	37.5	81	71	14.
Quebec	9,768	10,543	8,357	-7.4	16.9	39,162	35,646	9.1
Bankruptcies	6,305	6,768	5,726	-6.8	10.1	25,209	24,607	2.4
Proposals	3,463	3,775	2,631	-8.3	31.6	13,953	11,039	26.4
Gaspésie - Îles-de-la-Madeleine	107	89	78	20.2	37.2	412	338	21.1
Bankruptcies	61	56	60	8.9	1.7	259	240	7.1
Proposals	48	33	18	39.4	155.6	153	98	56.
Bas-Saint-Laurent	216	176	142	22.7	52.1	797	659	20.9
Bankruptcies	134	119	120	12.6	11.7	530	508	4.3
Proposals	82	57	22	43.9	272.7	267	151	76.8
Capitale-Nationale	673	652	530	3.2	27.0	2,548	2,229	14.3
Bankruptcies	487	476	400	2.3	21.8	1,848	1,699	8.1
Proposals	186	176	130	5.7	43.1	700	530	32.
Chaudière - Appalaches	423	391	252	8.2	67.9	1,404	1,186	18.4
Bankruptcies	305	281	190	8.5	60.5	992	834	18.9
Proposals	118	110	62	7.3	90.3	412	352	17.0
Estrie	372	349	335	6.6	11.0	1,437	1,288	11.0
Bankruptcies	259	250	239	3.6	8.4	1,045		
Proposals	113	99		14.1	17.7			
Centre-du-Québec	323	317	211	1.9	53.1	1,124	960	17.
Bankruptcies	207	204	166	1.5	24.7	738		3.3
Proposals	116	113		2.7	157.8			

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

		Volume		% Ch	ange	12-Month Period Ending		
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Montérégie	2,222	2,105	1,604	5.6	38.5	8,077	6,893	17.3
Bankruptcies	1,344	1,279	1,013	5.1	32.7	5,021	4,628	8.5
Proposals	878	826	591	6.3	48,6	3,056	2,265	34.1
Montréal	2,497	2,376	2,036	5.1	22.6	9,124	8,612	5.1
Bankruptcies	1,674	1,641	1,436	2.0	16.6	6,132		-0.1
Proposals	823	735	600	12.0	37.2	2,992	2,474	20.1
Laval	422	554	432	-23.8	-2.3	2,041	1,964	3.1
Bankruptcies	258	329	266	-21.6	-3.0	1,251	1,290	-3.0
Proposals	164	225	166	-27.1	-1.2	790	674	17.3
Lanaudière	613	918	741	-33.2	-17.3	3,038	2,911	4.4
Bankruptcies	362	491	459	-26.3	-21.1	1,669	1,779	-6.2
Proposals	251	427	282	41.2	-11.0	1,369	1,132	20.9
Laurentides	815	1,114	845	-26.8	-3.6	3,873	3,619	7.0
Bankruptcies	480	647	536	-25.8	-10.4	2,217	2,280	-2.1
Proposals	335	467	309	-28.3	8.4	1,656	1,339	23.
Outaquais	441	667	510	-33.9	-13.5	2,304	2,196	4.5
Bankruptcies	291	423	346	-31.2	-15.9	1,446	1,458	-0.1
Proposals	150	244	164	-38.5	-8.5	858	738	16.3
Abitibi - Témiscamingue	110	137	98	-19.7	12.2	485	425	14.
Bankruptcies	72	85	71	-15.3	1.4	322	299	7.
Proposals	38	52	27	-26.9	40.7	163	126	29.
Mauricie	267	336	278	-20.5	4.0	1,216	1,146	6.1
Bankruptcies	190	249	226	-23.7	-15.9	898	905	-0.1
Proposals	77	87	52	-11.5	48.1	318	241	32.0
Saguenay - Lac-Saint-Jean	197	280	188	-29.6	4.8	990	947	4.
Bankruptcies	139	191	139	-27.2	0.0	654	667	-1.
Proposals	58	89	49	-34.8	18.4	336	280	20.
Côte-Nord	50	75	65	-33.3	-23.1	240	227	5.1
Bankruptcies	32	44	48	-27.3	-33.3	154	179	-14.0
Proposals	18	31	17	41.9	5.9		48	79.3
Nord-du-Québec	18	8	10	125.0	80.0	50	47	6.
Bankruptcies	9	4	9	125.0	0.0	30	37	-18.
Proposals	9	4	1	125.0	800.0	20	10	100.
ntario	10,754	11,988	11,249	-10.3	-4.4	44,908	48,480	-7.
Bankruptcies	5,323	6,024	5,606	-11.6	-5.0			
Proposals	5,431	5,964	5,643	-8.9	-3.8			
Ottowa	1,055		917		15.0			
Bankruptcies	667	586	538		24.0			
Proposals	388		2.00		2.4			

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

		Volume		% Ch	ange	12-Mor	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Kingston - Pembroke	455	515	438	-11.7	3.9	1,802	1,755	2.7
Bankruptcies	262	280	272	-6.4	-3.7	1,041	1,115	-6.6
Proposals	193	235	166	-17.9	16.3	761	640	18.9
Muskoka - Kawarthas	307	377	395	-18.6	-22.3	1,379	1,521	-9.3
Bankruptcies	172	211	194	-18.5	-11.3	757	771	-1.8
Proposals	135	166	201	-18.7	-32.8	622	750	-17.1
Toronto	4,368	5,070	4,703	-13.8	-7.1	18,690	20,455	-8.6
Bankruptcies	1,787	2,139	1,927	-16.5	-7.3	7,484	8,182	-8.5
Proposals	2,581	2,931	2,776	-11.9	-7.0	11,206	12,273	-8.7
Kitchener - Waterloo - Barrie	1,085	1,187	1,126	-8.6	-3.6	4,528	4,909	-7.6
Bankruptcies	551	644	563	-14.4	-2.1	2,353	2,468	-4.7
Proposals	534	543	563	-1.7	-5.2	2,175	2,441	-10.9
Hamilton - Niagara Peninsula	1,297	1,422	1,346	-8.8	-3.6	5,485	6,055	-9.4
Bankruptcies	640	681	645	-6.0	-0.8	2,636	2,968	-11.2
Proposals	657	741	701	-11.3	-6.3	2,849	3,087	-7.7
London	677	790	754	-14.3	-10.2	2,897	3,223	-10.1
Bankruptcies	368	456	464	-19.3	-20.7	1,659	1,865	-11.0
Proposals	300	334	290	-7.5	6.0	1,238	1,358	-8.8
Windsor - Sarnia	590	679	636	-13.1	-7.2	2,518	2,742	-8.2
Bankruptcies	360	424	421	-15.1	-14.5	1,553	1,750	-11.3
Proposals	230	255	215	-9.8	7.0	965	992	-2.7
Stratford - Bruce Peninsula	179	207	195	-13.5	-8.2	815	910	-10.4
Bankruptcies	98	124	126	-21.0	-22.2	486	587	-17.2
Proposals	81	83	69	-2.4	17.4	329	323	1.9
Northeast	616	620	600	-0.6	2.7	2,349	2,387	-1.6
Bankruptcies	335	384	371	-12.8	-9.7	1,402	1,445	-3.0
Proposals	281	236	229	19.1	22.7	947	942	0.5
Northwest	124	137	140	-9.5	-11.4	518	604	-14.2
Bankruptcies	82	95	85	-13.7	-3.5	367	422	-13.0
Proposals	42	42	55	0.0	-23.6	151	182	-17.0
fanitoba	469	502	456	-6.6	2.9	1,824	1,932	-5.6
Bankruptcies	298	330	322	-9.7	-7.5	1,199	1,317	-9.0
Proposals	171	172	134	-0.6	27.6	625	615	1.6
Southeast	43	32	35	34.4	22.9	146	115	27.0
Bankruptcies	27	19	22	42.1	22.7	102	83	
Proposals	16	13	13	23.1	23.1	44	32	37.5
South Central	14	10	15	40.0	-6.7	49	81	-39.5
Bankruptcies	8	6	14	33.3	-42.9		63	-47.6
Proposals	6	4	1	50.0	500.0	16	18	-11.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

		Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Southwest	67	56	40	19.6	67.5	220	211	4.3
Bankruptcies	30	34	24	-11.8	25.0	120	130	-7.7
Proposals	37	22	16	68.2	131.3	100	81	23.5
North Central	17	20	10	-15.0	70.0	59	56	5.4
Bankruptcies	11	13	8	-15.4	37.5		33	
Proposals	6	7	2	-14.3	200.0	19	23	
Winnipeg	272	327	292	-16.8	-6.8			
Bankruptcies	190	218	209	-12.8	-0.1	772		
Proposals	82	109	83	-24.8	-1.2		379	
Interlake	17	33	22	48.5	-22.7	88	98	
Bankruptcies	11	23	18	-52.2	-38.9	56	72	
Proposals	6	10	4	40.0	50.0	32	26	23.1
Parklands .	25	8	17	212.5	47.1	63		
Bankruptcies	13	6	9	116.7	44.4	40		
Proposals	12	2	8	500.0	50.0		28	
North	13	14	22	-7.1	-40.9		81	-27.2
Bankruptcies	8	10	17	-20.0	-52.9		52	-28.8
Proposals	5	4	5	25.0	0.0		29	-24.1
Baskatchewan	442	447	432	-1.1	2.3	1,639	1,813	
Bankruptcles	284	260	262		8.4			
Proposals	158	187	170		-7.1	1		
Regina - Moose Mountain	94	132	107	-28.8	-12.1	417	456	-8.6
Bankruptcies	46	66	58	-30.3	-20.7			
Proposals	48	66	49	-27.3	-2.0		235	
Swift Current - Moose Jaw	61	51	38	19.6	60.5			
Bankruptcies	37	35	28	5.7	32.1	131	105	
Proposals	24	16	10	50.0	140.0		68	
Saskatoon - Biggar	164	148	165	10.8	-0.6		635	
Bankruptcies	115	84	107	36.9	7.5		398	-14.1
Proposals	49	64	58	-23.4	-15.5		237	
Yarkton - Melville	28	36	24	-22.2	16.7			
Bankr ptcies	18	25	13		38.5			
Proposals	10	11	11		-9.1			
Prince Albert	87	74	90		-3.3			
Bankruptcies	60	48	51	25.0	17.6			
Proposals	27	26	39	3.8	-30.8			
Northern	7	6	7	16.7	0.0			
Bankruptcies	7	2	5		40.0			
Proposais	0	4	2	-100.0	-100.0	9	16	-43.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

		Volume		% Ch	ange	12-Moi	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Alberta	1,979	2,235	2,186	-11.5	-9.5	8,542	9,416	-9.3
Bankruptcies	1,139	1,273	1,364	-10.5	-16.5	4,954	6,079	-18.5
Proposals	840	962	822	-12.7	2.2	3,588	3,337	7.5
Lethbridge - Medicine Hat	148	196	166	-24.5	-10.8	739	793	-6.8
Bankruptcies	103	109	104	-5.5	-1.0	475	542	-12.4
Proposals	45	87	62	-48.3	-27.4	264	251	5.2
Camrose - Drumheller	72	91	112	-20.9	-35.7	322	447	-28.0
Bankruptcies	48	62	78	-22.6	-38.5	206	312	-34.0
Proposals	24	29	34	-17.2	-29.4	116	135	-14.1
Calgary	764	846	847	-9.7	-9.8	3,329	3,702	-10.1
Bankruptcies	423	500	542	-15.4	-22.0	1,978	2,479	-20.2
Proposals	341	346	305	-1.4	11.8	1,351	1,223	10.5
Banff - Jasper - Rocky Mountain House	51	37	44	37.8	15.9	193	197	-2.0
Bankruptcies	32	25	32	28.0	0.0	125	139	-10.1
Proposals	19	12	12	58.3	58.3	68	58	17.2
Red Deer	145	139	112	4.3	29.5	552	465	18.7
Bankruptcies	89	74	65	20.3	36.9	291	291	0.0
Proposals	56	65	47	-13.8	19.1	261	174	50.0
Edmonton	658	761	743	-13.5	-11.4	2,811	3,051	-7.9
Bankruptcies	364	391	429	-6.9	-15.2	1,507	1,813	-16.9
Proposals	294	370	314	-20.5	-6.4	1,304	1,238	5.3
Athabasca - Grande Prairie - Peace River	100	122	123	-18.0	-18.7	433	567	-23.6
Bankruptcies	58	90	94	-35.6	-38.3	287	392	-26.8
Proposals	42	32	29	31.3	44.8	146	175	-16.6
Wood Buffalo - Cold Lake	39	43	38	-9.3	2.6	162	195	-16.9
Bankruptcies	21	22	20	-4.5	5.0	85	111	-23.4
Proposals	18	21	18	-14.3	0.0	77	84	-8.3
British Columbia	2,867	3,226	2,806	-11.1	2.2	11,632	11,794	-1.4
Bankruptcies	1,678	1,932	1,811	-13.1	-7.3	7,122	7,612	-6.4
Proposals	1,189	1,294	995	-8.1	19.5	4,510	4,182	7.8
Vancouver Island and Coast	609	641	585	-5.0	4.1	2,473	2,418	2.3
Bankruptcies	370	402	382	-8.0	-3.1	1,579	1,612	-2.0
Proposals	239	239	203	0.0	17.7	894	806	10.9
Lower Mainland - Southwest	1,606	1,864	1,512	-13.8	6.2	6,417	6,444	-0.4
Bankruptcies	937	1,098	964	-14.7	-2.8	3,839	4,084	-6.0
Proposals	669	766	548	-12.7	22.1	2,578	2,360	9.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

		Volume		% Ch	ange	12-Mo	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Thompson - Okanagan	379	448	446	-15.4	-15.0	1,634	1,780	-8.2
Bankruptcies	201	251	281	-19.9	-28.5	962	1,112	-13.5
Proposals	178	197	165	-9.6	7.9	672	668	0.6
Kootenay	100	113	99	-11.5	1.0	406	374	8.6
Bankruptcies	58	71	70	-18.3	-17.1	271	257	5.4
Proposals	42	42	29	0.0	44.8	135	117	15.4
Cariboo	129	98	114	31.6	13.2	480	500	-4.0
Bankruptcies	82	71	81	15.5	1.2	313	346	-9.5
Proposals	47	27	33	74.1	42.4	167	154	8.4
North Coast	7	11	14	-36.4	-50.0	56	96	-41.7
Bankruptcies	2	7	8	-71.4	-75.0	38	68	-44.1
Proposals	5	4	6	25.0	-16.7	18	28	-35.7
Nechako	13	19	11	-31.6	18.2	61	59	3.4
Bankruptcies	10	13	7	-23.1	42.9	42	40	5.0
Proposals	3	6	4	-50.0	-25.0	19	19	0.0
Northeast	23	33	25	-30.3	-8.0	103	122	-15.6
Bankruptcies	18	20	18	-10.0	0.0	77	93	-17.2
Proposals	5	13	7	-61.5	-28.6	26	29	-10.3
Northwest Territories	13	11	9	18.2	44.4	51	43	18.6
Bankruptcies	9	6	3	50.0	200.0	31	26	19.2
Proposals	4	5	6	-20.0	-33.3	20	17	17.6
Yukon	4	9	12	-55.6	-66.7	33	29	13.8
Bankruptcies	3	7	5	-57.1	-40.0	22	19	15.8
Proposals	1	2	7	50.0	-85.7	11	10	10.0
Nunavut	1	1	1	0.0	0.0	4	2	100.0
Bankruptcies	1	0	0			2	0	***
Proposals	0	1	1	-100.0	-100.0	2	2	0.0

Table 6: Insolvencies Filed by Businesses by ER

		Volume		% Ch	ange	12-Mo	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Newfoundland and Labrador	12	8	8	50.0	50.0	29	20	45.0
Bankruptcies	4	7	4	42.9	0.0	18	14	28.6
Proposals	8	1	4	700.0	100.0	11	6	83.3
Avalon Peninsula	5	0	5		0.0	12	8	50.0
Bankruptcies	2	0	1		100.0	7	4	75.0
Proposals	3	0	4		-25.0	5	4	25.0
South Coast - Burin Peninsula	4	1	0	300.0		5	2	150.0
Bankruptcies	0	1	0	-100.0		1	2	-50.0
Proposals	4	0	0			4	0	**
West Coast - Northern Peninsula - Labrador	2	3	1	-33.3	100.0	6	5	20.0
Bankruptcies	2	2	1	0.0	100.0	5	5	0.0
Proposals	0	1	0	-100.0		1	0	
Notre Dame - Central Bonavista Bay	1	4	2	-75.0	-50.0	6	5	20.0
Bankruptcies	0	4	2	-100.0	-100.0	5	3	66.7
Proposals	1	0	0			1	2	-50.0
Prince Edward Island	8	3	3	166.7	166.7	18	22	-18.2
Bankruptcies	6	1	3	500.0	100.0	14	18	-22.2
Proposals	2	2	0	0.0		4	4	0.0
Nova Scotia	27	28	22	-3.6	22.7	118	93	26.9
Bankruptcies	22	21	16	4.8	37.5	93	77	20.8
Proposals	5	7	6	-28.6	-16.7	25	16	56.3
Cape Breton	0	1	2	-100.0	-100.0	8	13	-38.5
Bankruptcies	0	1	1	-100.0	-100.0	5	11	-54.5
Proposals	0	0	1		-100.0	3	2	50.0
North Shore	3	3	4	0.0	-25.0	18	14	28.6
Bankruptcies	3	2	4	50.0	-25.0	16	12	33.3
Proposals	0	1	0	-100.0		2	2	0.0
Annapolis Valley	3	8	5	-62.5	-40.0	14	17	-17.6
Bankruptcies	0	3	2	-100.0	-100.0	6	13	-53.8
Proposals	3	5	3	-40.0	0.0	8	4	100.0
Southern	5	3	2	66.7	150.0	16	10	60.0
Bankruptcies	3	3	2	0.0	50.0	11	9	22.2
Proposals	2	0	0			5	1	400.0
Halifax	15	13	8	15.4	87.5	62	38	63.2
Bankruptcies	15	12	6	25.0	150.0	55	31	77.4
Proposals	0	1	2	-100.0	-100.0	7		0.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

		Volume		% Ch	ange	12-Mo	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
New Brunswick	18	22	17	-18.2	5.9	72	59	22.0
Bankruptcies	13	17	9	-23.5	44.4	56	43	30.2
Proposals	5	5	8	0.0	-37.5	16	16	0.0
Campbellton - Miramichi	0	9	4	-100.0	-100.0		7	157.1
Bankruptcies	0	6	2	-100.0	-100.0		5	180.0
Proposals	0	3	2	-100.0	-100.0	4	2	100.0
Moncton - Richibucto	11	6	6	83.3	83.3	25	21	19.0
Bankruptcies	9	6	4	50.0	125.0	22	15	46.7
Proposals	2	0	2	***	0.0	3	6	-50.0
Saint John - St. Stephen	5	3	3	66.7	66.7	17	13	30.8
Bankruptcies	4	2	1	100.0	300.0	13	9	44.4
Proposals	1	1	2	0.0	-50.0	4	4	0.0
Fredericton - Oromocto	0	0	2	**	-100.0	0	4	-100.0
Bankruptcies	0	0	1		-100.0	0	3	-100.0
Proposals	0	0	1		-100.0	0	1	-100.0
Edmundston - Woodstock	2	4	2	-50.0	0.0	12	13	-7.7
Bankruptcies	0	3	1	-100.0	-100.0	7	10	-30.0
Proposals	2	1	1	100.0	100.0	5	3	66.7
Quebec	507	564	479	-10.1	5.8	2,104	2,079	1.2
Bankruptcies	382	398	361	-4.0	5.8	1,538	1,533	0.3
Proposals	125	166	118	-24.7	5.9	566	546	3.7
Gaspésie - Îles-de-la-Madeleine	3	6	2	-50.0	50.0	20	12	66.7
Bankruptcies	3	5	2	-40.0	50.0	18	7	157.1
Proposals	0	1	0	-100.0		2	5	-60.0
Bas-Saint-Laurent	6	7	8	-14.3	-25.0	33	38	-13.2
Bankruptcies	5	5	5	0.0	0.0	26	30.	-13.3
Proposals	1	2	3	-50.0	-66.7	7	8	-12.5
Capitale-Nationale	39	42	30	-7.1	30.0	157	145	8.3
Bankruptcies	35	31	24	12.9	45.8	121	104	16.3
Proposals	4	11	6	-63.6	-33.3	36	41	-12.2
Chaudière - Appalaches	26	19	27	36.8	-3.7	94	87	8.0
Bankruptcies	17	15	23	13.3	-26.1	62	68	-8.8
Proposals	9	4	4	125.0	125.0	32	19	68.4
Estrie	10	16	12	-37.5	-16.7	51	54	-5.6
Bankruptcies	9	14	9	-35.7	0.0	39	40	-2.5
Proposals	1	2	3	-50.0	-66.7	12		-14.3
Centre-du-Québec	13	15	14	-13.3	-7.1	54	47	14.9
Bankruptcies	10	8	11	25.0	-9.1	35	38	-7.9
Proposals	3	7	3	-57.1	0.0		9	111.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

		Volume		% Ch	ange	12-Moi	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Montérégie	137	119	69	15.1	98.6	419	338	24.0
Bankruptcies	104	87	52	19.5	100.0	316	258	22.5
Proposals	33	32	17	3.1	94.1	103	80	28.8
Montréal	160	162	156	-1.2	2.6	644	650	-0.9
Bankruptcies	122	107	119	14.0	2.5	471	482	-2.3
Proposals	38	55	37	-30.9	2.7	173	168	3.0
Laval	19	33	45	-42.4	-57.8	127	162	-21.6
Bankruptcies	10	23	35	-56.5	-71.4	90	113	-20.4
Proposals	9	10	10	-10.0	-10.0	37	49	-24.5
Lanaudière	22	29	25	-24.1	-12.0	102	133	-23.3
Bankruptcies	14	23	21	-39.1	-33.3	72	101	-28.7
Proposals	8	6	4	33.3	100.0	30	32	-6.3
Laurentides	40	61	28	-34.4	42.9	190	164	15.9
Bankruptcies	24	47	15	-48.9	60.0	134	114	17.5
Proposals	16	14	13	14.3	23.1	56	50	12.0
Outaouais	7	18	22	-61.1	-68.2	67	73	-8.2
Bankruptcies	6	11	15	-45.5	-60.0	50	50	0.0
Proposals	1	7	7	-85.7	-85.7	17	23	-26.1
Abitibi - Témiscamingue	1	12	10	-91.7	-90.0	25	31	-19.4
Bankruptcies	1	7	8	-85.7	-87.5	17	25	-32.0
Proposals	0	5	2	-100.0	-100.0	8	6	33.3
Mauricie	11	9	14	22.2	-21.4	53	72	-26.4
Bankruptcies	10	5	8	100.0	25.0	36	44	-18.2
Proposals	1	4	6	-75.0	-83.3	17	28	-39.3
Saguenay - Lac-Saint-Jean	11	8	6	37.5	83.3	47	60	-21.7
Bankruptcies	8	5	5	60.0	60.0	35		
Proposals	3	3	1	0.0	200.0	12	12	0.0
Côte-Nord	2	4	2	-50.0	0.0	14	8	75.0
Bankruptcies	2	2	2	0.0	0.0	10	7	42.9
Proposals	0	2	0	-100.0	55	4	1	300.0
Nord-du-Québec	1	2	5	-50.0	-80.0	4	5	-20.0
Bankruptcies	1	2	5	-50.0	-80.0	4	5	-20.0
Proposals	0	0	0		**	0	0	***
ntario	277	339	312	-18.3	-11.2	1,241	1,438	-13.7
Bankruptcies	230	255	240	-9.8	-4.2	976	1,093	-10.7
Proposals	47	84	72	-44.0	-34.7	265	345	-23.2
Ottawa	41	31	36	32.3	13.9	136	129	5.4
Bankruptcies	36	23	31	56.5	16.1	109		10.1
Proposals	5	8	5	-37.5	0.0	27	30	-10.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

		Volume		% Ch	ange	12-Mo	nth Period	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Kingston - Pembroke	9	3	3	200.0	200.0	26	24	8.3
Bankruptcies	6	0	3	00	100.0	17	22	-22.
Proposals	3	3	0	0.0	00	9	2	350.
Muskoka - Kawarthas	3	4	6	-25.0	-50.0	24	23	4.3
Bankruptcies	3	4	4	-25.0	-25.0	22	19	15.
Proposals	0	0	2		-100.0	2	4	-50.
Toronto	133	193	159	-31.1	-16.4	667	773	-13.7
Bankruptcies	117	140	112	-16.4	4.5	518	576	-10.
Proposals	16	53	47	-69.8	-66.0	149	197	-24.
Kitchener - Waterloo - Barrie	23	26	34	-11.5	-32.4	92	131	-29.
Bankruptcies	17	23	30	-26.1	-43.3	71	98	-27.0
Proposals	6	3	4	100.0	50.0	21	33	-36.
Hamilton - Niagara Peninsula	23	44	22	-47.7	4.5	127	146	-13.0
Bankruptcies	17	37	17	-54.1	0.0	105	113	-7.
Proposals	6	7	5	-14.3	20.0	22	33	-33.3
London	9	7	20	28.6	-55.0	39	54	-27.1
Bankruptcies	9	6	17	50.0	-47.1	34	44	-22.7
Proposals	0	1	3	-100.0	-100.0	5	10	-50.0
Windsor - Sarnia	13	11	9	18.2	44.4	49	58	-15.5
Bankruptcies	11	8	7	37.5	57.1	40	48	-16.7
Proposals	2	3	2	-33.3	0.0	9	10	-10.0
Stratford - Bruce Peninsula	3	4	8	-25.0	-62.5	14	29	-51.7
Bankruptcies	3	4	7	-25.0	-57.1	13	24	-45.8
Proposals	0	0	1		-100.0	1	5	-80.0
Northeast	15	9	8	66.7	87.5	47	49	-4.1
Bankruptcies	9	5	6	80.0	50.0	31	38	-18.4
Proposals	6	4	2	50.0	200.0	16	11	45.5
Northwest	5	6	5	-16.7	0.0	20	25	-20.0
Bankruptcies	3	5	4	40.0	-25.0	16	14	14.3
Proposals	2	1	1	100.0	100.0	4	11	-63.6
anitoba	22	12	8	83.3	175.0	64	62	3.2
Bankruptcies	18	10	8	80.0	125.0	54	48	12.5
Proposals	4	2	0	100.0		10	14	-28.6
Southeast	4	0	0		-	5	8	-37.5
Bankruptcies	4	0	0		***	5	3	66.7
Proposals	0	0	0		no.	0	5	-100.0
South Central	5	1	0	400.0		9	3	200.0
Bankruptcies	5	1	0	400.0		9	3	200.0
Proposals	0	0	0	**	**	0	0	

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

		Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Southwest	4	3	0	33.3		11	7	57.
Bankruptcies	4	2	0	100.0		8	3	166.7
Proposals	0	1	0	-100.0		3	4	-25.0
North Central	1	0	0		***	3	6	-50.0
Bankruptcies	1	0	0	**	***	3	6	-50.0
Proposals	0	0	0	***	**	0	0	**
Winnipeg	3	5	7	-40.0	-57.1	19	30	-36.
Bankruptcies	3	4	7	-25.0	-57.1	16	26	-38.
Proposals	0	1	0	-100.0	-	3	4	-25.0
Interlake	0	2	1	-100.0	-100.0	3	2	50.0
Bankruptcies	0	2	1	-100.0	-100.0	3	2	50.0
Proposals	0	0	0	***	***	0	0	
Parklands	0	1	0	-100.0		7	4	75.0
Bankruptcies	0	1	0	-100.0		7	3	133.3
Proposals	0	0	0	***	-	0	1	-100.
North	1	0	0	**	***	1	1	0.0
Bankruptcies	1	0	0		**	1	1	0.0
Proposals	0	0	0	***	***	0	0	
askatchewan	26	32	33	-18.8	-21.2	113	136	-16.1
Bankruptcies	16	21	16	-23.8	0.0	68	86	-20.5
Proposals	10	11	17	-9.1	-41.2	45	50	-10.0
Regina - Moose Mountain	12	13	7	-7.7	71.4	49	41	19.5
Bankruptcies	8	5	0	60.0	**	22	23	-4.3
Proposals	4	8	7	-50.0	-42.9	27	18	50.0
Swift Current - Moose Jaw	10	3	8	233.3	25.0	21	22	-4.5
Bankruptcies	4	2	5	100.0	-20.0	10	11	-9.1
Proposals	6	1	3	500.0	100.0	11	11	0.0
Saskatoon - Biggar	2	6	6	-66.7	-66.7	17	25	-32.0
Bankruptcies	2	5	5	-60.0	-60.0	15	21	-28.6
Proposals	0	1	1	-100.0	-100.0	2	4	-50.0
Yorkton - Melville	2	8	7	-75.0	-71.4	13	23	-43.5
Bankruptcies	2	7	2	-71.4	0.0	12	10	20.0
Proposals	0	1	5	-100.0	-100.0	1	13	-92.3
Prince Albert	0	2	5	-100.0	-100.0	12	22	-45.5
Bankruptcies	0	2	4	-100.0	-100.0	9	19	-52.6
Proposals	0	0	1	**	-100.0	3	3	0.0
Northern	0	0	0		-	1	2	-50.0
Bankruptcies	0	0	0	**		0	2	-100.0
Proposals	0	0	0		***	1	0	

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

		Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Alberta	38	46	57	-17.4	-33.3	215	325	-33.8
Bankruptcies	29	35	47	-17.1	-38.3	149	248	-39.9
Proposals	9	11	10	-18.2	-10.0	66	77	-14.3
Lethbridge - Medicine Hat	0	3	6	-100.0	-100.0	10	21	-52.4
Bankruptcies	0	1	5	-100.0	-100.0	7	16	-56.3
Proposals	0	2	1	-100.0	-100.0	3	5	-40.0
Camrose - Drumheller	4	4	2	0.0	100.0	13	10	30.0
Bankruptcies	4	4	2	0.0	100.0	10	9	11.1
Proposals	0	0	0	200	2.0	3	1	200.0
Calgary	25	27	21	-7.4	19.0	115	129	-10.9
Bankruptcies	19	25	16	-24.0	18.8	87		
Proposals	6	2	5	200.0	20.0	28	27	3.
Banff - Jasper - Rocky Mountain House	0	0	0	**		2	7	-71.4
Bankruptcies	0	0	0	60		2	6	-66.
Proposals	0	0	0			0	1	-100.0
Red Deer	1	0	5		-80.0	14	21	-33.3
Bankruptcies	1	0	4		-75.0	12	10	20,0
Proposals	- 0	0	1	000	-100.0	2	11	-81.6
Edmonton	3	12	17	-75.0	-82.4	43	97	-55.7
Bankruptcies	3	5	14	-40.0	-78.6	18	74	-75
Proposals	0	7	3	-100.0	-100.0	25	23	8.7
Athabasca - Grande Prairie - Peace River	3	1	5	200.0	-40.0	12	32	-62.
Bankruptcies	0	1	5	-100.0	-100.0	9	25	-64.
Proposals	3	0	0	**	**	3	7	-57.
Wood Buffalo - Cold Lake	1	0	0	88	**	5	7	-28.6
Bankruptcies	1	0	0	**	**	4	5	-20.0
Proposals	0	0	0	**		1	2	-50.0
British Columbia	51	69	69	-26.1	-26.1	262	260	0.1
Bankruptcles	37	52	49	-28.8	-24.5	188	198	-5.
Proposals	14	17	20	-17.6	-30.0	74	62	
Vancouver Island and Coast	15	10	6	50.0	150.0	62	39	59.0
Bankruptcies	8	7	4	14.3	100.0	35	20	
Proposals	7	3	2	133.3	250.0	27	19	
Lower Mainland - Southwest	21	39	43	-46.2	-51.2	133	136	-2.2
Bankruptcies	19	27	30	-29.6	-36.7	98		
Proposals	2	12	13	-83.3	-84.6	35	31	12.1

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

		Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Thompson - Okanagan	10	17	16	-41.2	-37.5	53	60	-11.7
Bankruptcies	5	16	11	-68.8	-54.5	45	48	-6.3
Proposals	5	1	5	400.0	0.0	8	12	-33.3
Kootenay	3	2	2	50.0	50.0	6	14	-57.1
Bankruptcies	3	1	2	200.0	50.0	5	14	-64.3
Proposals	0	1	0	-100.0	***	1	0	***
Cariboo	1	0	1	**	0.0	3	4	-25.0
Bankruptcies	1	0	1	**	0.0	1	4	-75.0
Proposals	0	0	0	**	**	2	0	**
North Coast	0	0	0	**	N. H.	0	3	-100.0
Bankruptcies	0	0	0	**	**	0	3	-100.0
Proposals	0	0	0	**		0	0	**
Nechako	0	0	0		**	0	0	**
Bankruptcies	0	0	0			0	0	**
Proposals	0	0	0	**	16.00	0	0	**
Northeast	1	1	0	0.0	**	3	4	-25.0
Bankruptcies	1	1	0	0.0	**	3	4	-25.0
Proposals	0	0	0	***	**	0	0	**
Northwest Territories	0	0	0	**	**	0	1	-100.0
Bankruptcles	0	0	0	**	**	0	0	**
Proposals	0	0	0	**	**	0	1	-100.0
Yukon	0	0	0	***		2	1	100.0
Bankruptcies	0	0	0	***	***	2	1	100.0
Proposals	0	0	0	**	### Miles	0	0	
Nunavut	0	0	1	**	-100.0	0	1	-100.0
Bankruptcies	0	0	1	**	-100.0	0	1	-100.0
Proposals	0	0	0	**	***	0	0	

Table 7: Insolvencies Filed by Consumers by CMA

			Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Province	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
St John's	N.L.	129	169	120	-23.7	7.5	574	556	3.2
Bankruptcies		116	154	113	-24.7	2.7	519	492	5.5
Proposals		13	15	7	-13.3	85.7	55	64	-14.1
Halifax	N.S.	480	437	382	9.8	25.7	1,662	1,646	1.0
Bankruptcies		318	320	277	-0.6	14.8	1,191	1,259	-5.4
Proposals		162	117	105	38.5	54.3	471	387	21.7
Moncton	N.B.	228	205	206	11.2	10.7	814	763	6.7
Bankruptcies		152	145	152	4.8	0.0	578	571	1.2
Proposals		76	60	54	26.7	40.7	236	192	22.9
Saint John	N.B.	184	167	182	10.2	1.1	689	729	-8.8
Bankruptcies		125	127	134	-1.6	-6.7	494	550	-10.2
Proposals		59	40	48	47.5	22.9	195	179	8.9
Saguenay	Que.	141	153	95	-7.8	48.4	597	541	10.4
Bankruptcies		95	104	65	-8.7	46.2	388	360	7.8
Proposals		46	49	30	-6.1	53.3	209	181	15.5
Québec	Que.	630	673	540	-6.4	16.7	2,528	2,322	8.9
Bankruptcies		457	496	404	-7.9	13.1	1,825	1,721	6.0
Proposals		173	177	136	-2.3	27.2	703	601	17.0
Sherbrooke	Que.	196	212	180	-7.5	8.9	860	754	14.1
Bankruptcies		146	164	146	-11.0	0.0	677	595	13.8
Proposals		50	48	34	4.2	47.1	183	159	15.1
Trois-Rivières	Que.	166	193	162	-14.0	2.5	600	662	5.6
Bankruptcies		124	139	128	-10.8	-3.1	528	523	1.0
Proposals		42	54	34	-22.2	23.5	171	139	23.0
Montréal	Que.	4,809	5,105	4,253	-5.8	13.1	19,152	18,125	5.7
Bankruptcies		3,035	3,190	2,782	-4.9	9.1	11,985	12,158	-1.4
Proposals		1,774	1,915	1,471	-7.4	20.6	7,167	5,967	20.1
Ottawa - Gatineau	OntJ	1,083	1,154	990	-6.2	9.4	4,338	4,215	2.9
Bankruptcies	Que.	682	688	617	-0.9	10.5	2,633	2,611	0.8
Proposals		401	466	373	-13.9	7.5	1,705	1,604	6.3
Kingston	Ont.	108	147	145	-26.5	-25.5	496	564	-12.1
Bankruptcies		65	89	98	-27.0	-33.7	315	381	-17.3
Proposals		43	58	47	-25.9	-8.5	181	183	-1.1
Peter borough	Ont.	81	102	109	-20.6	-25.7	372	444	-16.2
Bankruptcies		44	55	44	-20.0	0.0	204	225	-9.3
Proposals		37	47	65	-21.3	-43.1	168	219	-23.3
Oshawa	Ont.	322	417	381	-22.8	-15.5	1,515	1,629	-7.0
Bankruptcies		124	169	144	-26.6	-13.9		647	-10.8
Proposals		198	248	237	-20.2	-16.5	938	982	-4.5

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

			Volume		% Ch	ange	12-Moi	nth Period I	Ending
	Province	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Toronto	Ont.	3,980	4,481	4,209	-11.2	-5.4	16,695	18,477	-9.6
Bankruptcies		1,693	1,920	1,743	-11.8	-2.9	6,817	7,426	-8.2
Proposais		2,287	2,561	2,466	-10.7	-7.3	9,878	11,051	-10.6
Hamilton	Ont.	625	658	652	-5.0	4.1	2,516	3,007	-16.3
Bankruptcies		294	286	307	2.8	4.2	1,128	1,382	-18.4
Proposals		331	372	345	-11.0	4.1	1,388	1,625	-14.6
St Catharines - Niagara	Ont.	385	465	429	-17.2	-10.3	1,831	1,854	-1.2
Bankruptcies		192	256	213	-25.0	-9.9	931	979	-4.9
Proposals		193	209	216	-7.7	-10.6	900	875	2.9
Kitchener	Ont.	350	419	412	-16.5	-15.0	1,540	1,710	-9.9
Bankruptcies		169	226	205	-25.2	-17.6	796	911	-12.€
Proposals		181	193	207	-6.2	-12.6	744	799	-6.9
Brantford	Ont.	135	130	153	3.8	-11.8	520	633	-17.9
Bankruptcies		67	66	73	1.5	-8.2	271	335	-19.1
Proposals		68	64	80	6.3	-15.0	249	298	-16.4
Guelph	Ont.	83	104	97	-20.2	-14.4	381	385	-1.0
Bankruptcies		54	54	52	0.0	3.8	214	186	15.1
Proposals		29	50	45	42.0	-35.6	167	199	-16.1
London	Ont.	512	581	544	-11.9	-6.9	2,133	2,381	-10.4
Bankruptcies		275	338	342	-18.6	-19.6	1,216	1,356	-10.3
Proposals		237	243	202	-2.5	17.3	917	1,025	-10.5
Windsor	Ont.	302	371	342	-18.6	-11.7	1,371	1,411	-2.8
Bankruptcies		183	224	210	-18.3	-12.9	834	883	-5.5
Proposals		119	147	132	-19.0	-9.8	537	528	1.7
Barrie	Ont.	233	257	239	-9.3	-2.5	986	1,053	-6.4
Bankruptcies		113	144	124	-21.5	-8.9	499	487	2.5
Proposals		120	113	115	6.2	4.3	487	566	-14.0
Greater Sudbury	Ont.	200	210	189	-4.8	5.8	743	709	4.8
Bankruptcies		106	120	105	-11.7	1.0	405	389	4.1
Proposals		94	90	84	4.4	11.9	338	320	5.6
Thunder Bay	Ont.	77	74	78	4.1	-1.3	319	359	-11.1
Bankruptcies		55	52	44	5.8	25.0	236	246	-4.1
Proposals		22	22	34	0.0	-35.3	83	113	-26.5
Winnipeg	Man.	277	330	297	-16.1	-6.7	1,151	1,240	-7.2
Bankruptcies		186	223	214	-16.6	-13.1	777	864	-10.1
Proposals		91	107	83	-15.0	9.6	374	376	-0.5
Regina	Sask	87	94	81	-7.4	7.4	329	355	-7.3
Bankruptcies		49	43	40	14.0	22.5	168	162	3.7
Proposals		38	51	41	-25.5	-7.3	161	193	-16.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

			Volume		% Ch	ange	12-Mor	nth Period I	Ending
	Province	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Saskatoon	Sask.	128	120	134	6.7	4.5	442	526	-16.0
Bankruptcies		92	72	89	27.8	3.4	282	326	-13.5
Proposals		36	48	45	-25.0	-20.0	160	200	-20.0
Calgary	Alta.	669	748	766	-10.6	-12.7	2,929	3,317	-11.7
Bankruptcies		362	444	487	-18.5	-25.7	1,734	2,213	-21.6
Proposals		307	304	279	1.0	10.0	1,195	1,104	8.2
Edmonton	Alta.	600	700	688	-14.3	-12.8	2,578	2,855	-9.7
Bankruptcies		327	362	393	-9.7	-16.8	1,379	1,695	-18.6
Proposals		273	338	295	-19.2	-7.5	1,199	1,160	3.4
Kelowna	B.C.	145	187	143	-22.5	1.4	598	644	-7.1
Bankruptcies		74	108	87	-31.5	-14.9	345	384	-10.2
Proposals		71	79	56	-10.1	26.8	253	260	-2.7
Abbots ford	B.C.	127	153	152	-17.0	-16.4	500	600	-16.7
Bankruptcies		81	97	85	-16.5	4.7	334	364	-8.2
Proposals		46	56	67	-17.9	-31.3	166	236	-29.7
Vancouver	B.C.	1,282	1,506	1,188	-14.9	7.9	5,209	5,126	1.6
Bankruptcies		727	870	759	-16.4	4.2	3,046	3,221	-5.4
Proposals		555	636	429	-12.7	29.4	2,163	1,905	13.5
Victoria	B.C.	281	261	253	7.7	11.1	1,082	1,053	2.8
Bankruptcies		157	147	151	6.8	4.0	645	663	-2.7
Proposals		124	114	102	8.8	21.6	437	390	12.1

Table 8: Insolvencies Filed by Businesses by CMA

			Volume		% Ch	ange	12-Mo	nth Period I	Ending
	Province	Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
St John's	N.L.	2	0	4	***	-50.0	7	6	16.7
Bankruptcies		2	0	1		100.0	6	3	100.0
Proposals		0	0	3		-100.0	1	3	-66.7
Halifax	N.S.	13	13	8	0.0	62.5	56	36	55.6
Bankruptcies		13	12	6	8.3	116.7	50	30	66.7
Proposals		0	1	2	-100.0	-100.0		6	0.0
Moncton	N.B.	5	6	4	-16.7	25.0	16	16	0.0
Bankruptcies		3	6	3	-50.0	0.0	14	11	27.3
Proposals		2	0	1		100.0	2	5	-60.0
Saint John	N.B.	2	3	2	-33.3	0.0		9	33.3
Benkruptcies		2	2	1	0.0	100.0	10	7	42.9
Proposals		0	1	1	-100.0	-100.0	2	2	0.0
Saguenay	Que.	10	5	3	100.0	233.3	25	27	-7.4
Bankruptcies		6	4	2	50.0	200.0	18	21	-14.3
Proposals		4	1	1	300.0	300.0	7	6	16.7
Québec	Que.	38	48	32	-20.8	18.8	173	154	12.3
Bankruptcies		33	37	25	-10.8	32.0	132	112	17.9
Proposals		5	11	7	-54.5	-28.6	41	42	-2.4
Sherbrooke	Que.	4	11	6	-63.6	-33.3	28	24	16.7
Bankruptcies		4	9	4	-55.6	0.0	22	18	22.7
Proposals	-	0	3	2	-100.0	-100.0	6	6	0.0
Trois-Rivières	Que.	15		10	400.0	50.0	41	44	-6.8
Bankruptcies		7 8	2	6	250.0	16.7	23	30	-23.3
Proposals			220	-	700.0	100.0	18	14	28.6
Montréal	Que.	280	330	279	-15.2	0.4	1,204	1,213	
Bankruptcies Proposals		217 63	234 96	207 72	-7.3 -34.4	4.8 -12.5	897 307	889 324	0.9 -5.2
Ottawa - Gatine au	Ont./	32	40	42	-20.0	-23.8	160	150	6.7
	Que.	28	26		7.7	-15.2	123	106	16.0
Bankruptcies Proposals		4	14	33	-71.4	-15.2	37	44	-15.9
	Ont.	3	0	1	-7 1.4	200.0	10	12	-16.7
King ston Bankruptcies	Ont.	2	0		-	100.0	9	12	-25.0
Proposals		1	0	0	-	,00.0	1	0	-2.0.0
Peterborough	Ont.	0	3	4	-100.0	-100.0		6	33.3
Bankruptcies	Ont.	0	3	2	-100.0	-100.0	8	4	100.0
Proposals		0	0	2	-100.0	-100.0		2	-100.0
Oshawa	Ont.	5	14	9	-64.3	-44.4		37	8.1
Bankruptcies	Ont.	5	13	8	-61.5	-37.5	37	35	5.7
Proposals		0	1	1	-100.0	-100.0			50.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2013	Q2 2013	Q3 2012	Q2 2013 fo Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
Terento	Ont.	131	175	151	-25.1	-13.2	618	716	-13.7
Bankruptcies		109	125	104	-12.8	4.8	469	528	-11.2
Proposals	22	50	47	-56.0	-53.2	149	188	-20.7	
Hamilton		8	24	10	-66.7	-20.0	64	62	3.2
Bankruptcies		6	18	6	-66.7	0.0	48	49	-2.0
Proposals		2	6	4	-66.7	-50.0	16	13	23.1
St. Catharines - Niagara	Ont.	11	11	9	0.0	22.2	39	37	8.4
Bankruptcies		8	10	8	-20.0	0.0	35	30	16.7
Proposals		3	1	1	200.0	200.0	4	7	-42.9
Kitchener	Ont.	5	7	6	-28.6	-16.7	28	37	-24.3
Bankruptcies		5	6	5	-16.7	0.0	22	27	-18.5
Proposals		0	1	1	-100.0	-100.0	6	10	-40.0
Brantford	Ont.	1	4	2	-75.0	-80.0	11	24	-54,2
Bankruptcies		1	4	2	-75.0	-50.0	11	16	-31.3
Proposals		0	0	0	100	-	0	8	-100.0
Guelph	Ont.	2	4	3	-50.0	-33.3	10	16	-37.1
Bankruptcies		2	4	2	-50.0	0.0	10	9	11.1
Proposals		0	0	1		-100.0	0	7	-100.0
London	Ont.	7	4	17	75.0	-58.8	26	38	-31.6
Bankruptcies		7	3	14	133.3	-50.0	22	31	-29.0
Proposals		0	1	3	-100.0	-100.0	4	7	-42.1
Windsor	Ont.	6	6	7	0.0	-14.3	19	30	-36.7
Bankruptcies		6	6	5	0.0	20.0	17	24	-29.2
Proposals		0	0	2		-100.0	2	6	-66.7
Barrie	Ont.	7	4	13	76.0	-40.2	20	33	-39.4
Bankruptcies	Bankruptcies	5	4	12	25.0	-58.3	15	29	-48.3
Proposals		2	0	1	600	100.0	5	4	25.0
Greater Sudbury	Ont.	3	1	0	200.0	***		3	200.0
Bankruptcies		1	1	0	0.0	-	7	3	133.3
Proposals		2	0	0	112		2	0	-
hunder Bay Ont.	Ont	3	2	4	50.0	-25.0	10	15	
Benkruptcies		2	2	3	0.0	-33.3	8	10	
Proposals		1	0	1	100	0.0		5	-60.0
Winnipeg	Man.	3	6	5	-50.0	-40,0	20	30	-33.3
Bankruptcies		2	5	5	-60.0	-60.0	16	26	-38.5
Proposals		1	1	0	0.0	200	4	4	0.0
Regina	Sask	10	9	2	11.1	490.0	34	27	25.9
Bankruptcies		8	1	0	700.0	-	16	17	-5.9
Proposals	oposals	2	8	2	-75.0	0.0	18	10	80.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2013	Q2 2013	Q3 2012	Q2 2013 to Q3 2013	Q3 2012 to Q3 2013	09-30-2013	09-30-2012	% Change
askatoon Sask.	3	5	5	-40.0	-40.0	14	23	-39.1	
Bankruptcies		2	4	5	-50.0	-60.0	11	20	-45.0
Proposals		1	1	0	0.0		3	3	0.0
Calgary	ankruptcies	22	21	17	4.8	29.4	102	107	-4.7
Bankruptcies		17	19	13	-10.5	30.8	75	89	-15.7
Proposals		5	2	4	150.0	25.0	27	18	50.0
Edmonton	onton Alta.	6	11	14	-45.5	-57.1	44	88	-50.0
Bankruptcies		6	4	11	50.0	-45.5	19	66	-71.2
Proposals		0	7	3	-100.0	-100.0	25	22	13.6
Kelowna	ruptcies	5	7	9	-28.6	-44.4	20	26	-23.1
Bankruptcies		3	6	5	-50.0	-40.0	15	17	-11.8
Proposals		2	1	4	100.0	-50.0	5	9	-44.4
Abbotsford	Bankruptcies	0	0	2		-100.0	2	8	-75.0
Bankruptcies		0	0	1		-100.0	2	4	-50.0
Proposals		0	0	1		-100.0	0	4	-100.0
Vancouver	B.C.	20	35	38	-42.9	-47.4	124	118	5.1
Bankruptcies		16	24	27	-33.3	-40.7	88	92	-4.3
Proposals		4	11	11	-63.6	-63.6	* 36	26	38.5
Victoria	the second secon	6	5	3	20.0	100.0	29	18	61.1
Bankruptcies		4	4	2	0.0	100.0	22	10	120.0
Proposals		2	1	1	100.0	100.0	7	8	-12.5